

There's More to Life than 8 to 5



After fifteen years in the insurance industry, Debbie Treat realized she needed to make a career change. The mother of three boys, she wanted flexibility that would allow her more time for her family and a career that didn't lock her into the 8 to 5 routine. With that in mind, she went back to school.

The decision to enter into the nail and hair industry was exactly the lifestyle change Treat was looking for. The job allowed her a

flexible work schedule where she could organize her own time, as well as family events. It was also an opportunity to be her own boss.

In the year 2000, Treat and a good friend, JaNae Opheim, opened Elan Hair and Nails. The salon was located in leased space that had previously been used as a hotel gift shop and hat store. Unfortunately, the owner of the hotel was having financial difficulties and was working with the Small Business Administration. Treat was concerned about the future of the salon and the building. They had already spent a large amount of money on leasehold improvements and business going well. Business was so good in fact, that the improvements paid for themselves in the first year of business, so it was clearly in Treat's best interest to do what she could to help resolve the situation. Treat first became acquainted with the SBA and acted as a liaison between the hotel owner and SBA loan officer. A solution was found for all involved when a buyer for the building was found, and a generous offer was made. After the sale of the building, the building was donated to a local non-profit organization, "For the Children", and it was turned into a housing facility for homeless and less fortunate youth aged 18-21. The Agape Transitional Center is a needed facility for Great Falls youth. Treat and her co-workers donated free services to many of the residents and staff. The salon provided them with a safe, non threatening environment, and a source of guidance and encouragement for over five years.

With the growth of the salon over time, Treat began thinking of expanding and looking for a commercial building to purchase. In September 2004, as luck would have it, her friend and realtor, Peggy Rossberg, came across a commercial property for sale that previously housed a beauty shop for 25 years. The facility was in serious disrepair, but Treat and her husband Kelly, saw the potential and it felt like a good idea that everyone was in favor of. It was located in a quiet residential neighborhood and offered a hometown feel with significantly more parking than their previous location. The residents in the area were excited about Treat's interest in the property and all the planned improvements. Treat's husband, a plumber by trade, was up to the task of General Contractor.

Only one obstacle laid ahead, money! Treat needed a commercial loan to purchase the building. She pitched her proposal to a few different lenders in the area and was met with little fervor, until she met Julie Duffy of Stockman Bank. Duffy was enthused about Treat's ideas to expand the salon. She saw real potential in the building and the proposed improvements that would allow for more services to be offered to the community. She took the time to get to know the beauty business and the Treats. Duffy introduced Treat to the SBA loan process and explained all the options. This time the SBA experience was under much more favorable circumstances. She applied for and received a LowDoc Guaranteed Loan to purchase the building.

Today, the transformation of Elan Salon at 401 Smelter Ave., N.W. is nearly complete. It includes all new electrical, plumbing, walls, windows, and a new air conditioning and heating system. In addition, the salon has almost doubled in size to 2,000 square feet and has improved parking along with a new addition. Besides hair and nail services, the salon will now be able to offer additional services like massage, facials, make-up, and private double pedicure rooms. Treat plans on also offering training booth space for recent cosmetology graduates who can work with and learn from other experienced stylists.

Treat's team has grown from the original owners to six members and she credits the success of the salon to everyone's involvement - her husband, family, friends, co-workers, personal banker, and God's direction in life and work. What sets Elan Salon apart from other salons is the team members are allowed to express their individuality. Each has designed their own space that reflects their personal character and also provides a homey, fun atmosphere. They have a close-knit, cohesive relationship with each other and unlike some workplaces where it's taboo to mix business and pleasure, that mixture is encouraged and fully supported at Elan Salon. A safe family atmosphere makes each client feel welcome and happy to come in for his or her "Good Grooming".

Treat and her co-workers believe in the golden rule, treat your customers as you wish to be treated, and their customers reciprocate in this rule. This is evidenced by the fact that the salon doesn't rely on paid advertising to bring in clients; it's done through word of mouth and each worker's involvement in local charities, community organizations, and other businesses.

For Treat, the most significant obstacle in owning her own building and expanding her business was the fear factor. Being a first time commercial loan applicant was a huge undertaking, but finding the right banker who took the time to get to know the business made all the difference. Searching out all options financially and making decisions that will affect lots of people made the SBA loan the best option. Treat considers her greatest accomplishments in business are the same thoughts we all have in life; developing and maintaining trusted, caring relationships with co-workers, friends, family, and of course clients.

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